

iITIN CLOSE CALL - 30 Day Pricing					
20, 25 and 30 Year Pricing					
Credit / LTV	≤ 60	60.01-65	65.01-70	70.01-75	75.01-80
>= 740	8.125%	8.250%	8.375%	8.750%	9.000%
720 - 739	8.250%	8.375%	8.750%	8.875%	9.125%
700 - 719	8.375%	8.750%	8.875%	9.000%	9.250%
680 - 699	9.500%	9.625%	9.750%	9.875%	10.125%
660 - 679	9.625%	9.750%	9.875%	10.000%	10.250%
640 - 659	10.750%	10.875%	11.000%	11.125%	N/A
621 - 639	11.375%	11.500%	11.625%	11.750%	N/A
620 / No Score	11.750%	11.850%	12.000%	12.125%	N/A
600 - 619	12.500%	12.625%	12.750%	12.875%	N/A

***Availability subject to state high-cost restrictions**

Loan to Value Parameters	
LTV Parameters	LTV Limits
\$125,000 - \$766,550	Max 80%
\$766,551 - \$865,000 (Min. FICO 640)	Max 75%
Primary Resident Purchase, R&T	Max 80%
Primary Res C/O to \$766,550	Max 75%
Primary Res C/O \$766,551 - \$865,000	Max 70%
Condo/Townhome/Attached PUD	Max 75%
Investment Property	Max 70%
Doublewide Manufactured Home	Max 70%
Vacant Acreage / Land	Not Allowed
To Qualify for 75.01% - 80% 0x30 housing history 6 Months	
Floor Rate After Adjustments	7.375%
Any Gift Funds	Max 80%
Loan Size	
\$125,000 - \$766,550	0.000
\$766,551 - \$865,000	0.350

Property Types	
OO/2nd Home Detached	0.000
Condo, Townhome or Attached PUD	0.500
Multi Family (2-4 Units)	0.500
Doublewide Manufactured Home (20-yr Term)	1.000
Vacant Acreage / Land	Not Allowed
Hi-Rise Properties	Not Allowed
Other	
Profit and Loss	0.250
Cash Out Refi (Min. 640 FICO)	0.500
Non-Owner Occ	1.000
Full-Doc	0.000
LTV 50% or Less	(0.125)
All adjustments are applied to the rate.	

Program Notes	
Terms Available	Fixed Rate 20, 25 and 30 Year Terms
3-4 Unit, NOO SFR, Townhome, Attached PUD or Condo	25 Year Maximum Term
Maximum Number of Financed Properties	8 Financed Properties
ITIN Documentation	<ul style="list-style-type: none"> a. ITIN must be assigned prior to application b. verification of unexpired ITIN from IRS confirming ITIN is the borrowers. c. Unexpired passport, Visa or government ID.
Debt to Income	<ul style="list-style-type: none"> • 50% • Up to 55% with compensating factors
Prepayment Penalties	Not Allowed
Miscellaneous	
Underwriting Fee	\$1,995
Loan Size	\$125,000 to \$865,000
Price	Borrower Paid Only, third party processing not allowed
No reserves required	
Non-Occupant Co-Borrowers Allowed	
2nd Home (≥ 680 FICO): 80% LTV	2 Units - Primary Residence: 75% LTV
2nd Home (< 680 FICO): 75% LTV	3-4 Units - Primary Residence: 70% LTV

Revision: 9/19/2024





Revision: 9/19/2024

